

**From:** [Walter Marx](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 25, 2015 5:00:06 PM

---

Dear Secretary of the Board Poliquin,

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that credit unions are subject to a cap on the amount of business lending they can do, but banks do not have such a cap. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve small businesses, despite the cap they face. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what we know how to do better than most banks. Your proposal makes that possible. Pass your changes sooner than later.

The Regulatory burden is really hurting my credit union. There have been so many changes in the last few years that have made it more difficult for the credit union to lend to and serve its members. That is why your proposal on member business lending is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden to spur lending. It's a novel idea and it will work.

The National Credit Union Administration is right on track with the Member Business Lending Proposal.

Sincerely,

Walter Marx  
2901 S 27th Ave  
Greeley, CO 80631